




Enabling Role of ICT for Women Entrepreneurs (C2)



Objectives

1. Introduce key concepts of entrepreneurship
2. Explain entrepreneurship as enabler for women empowerment
3. Identify and explain some of the major barriers and enablers faced by women entrepreneurs
4. Explore the role of ICT in women's entrepreneurship



Overview of the Module

- **Three Sections:**
 - Women Empowerment and Entrepreneurship
 - Barriers and Enablers for Women Entrepreneurs
 - ICT for Women Entrepreneurship



Learning Outcomes

- Understand how entrepreneurship can lead to women's empowerment
- Understand the barriers and enabling environment for women entrepreneurs
- Appreciate the role of ICT in supporting women's entrepreneurship



Section A

Women Empowerment and Entrepreneurship

*Learning Outcome:
Understand how Entrepreneurship can lead to Women's
Empowerment*



What is entrepreneurship?

- A collective notion of capacity and willingness to create and manage a business to generate profits.
- About facing risks, understanding the bigger picture of opportunities and challenges, developing something new, addressing a need with market potential, and aiming to do continuous improvements on the product or enterprise.
- The ability to positively contribute to individuals' and society's development, to empower the marginalized, to usher in stability and prosperity for any country or region.



Who is an Entrepreneur?

- An entrepreneur is an **agent of change**
- Some personal qualities of successful entrepreneurs
 - curiosity and creativity
 - self-confidence
 - Leadership
 - willingness to take risks
 - effective communication skills
 - open to lifelong learning and feedback
 - eagerness to collaborate and co-operate
 - ability to identify opportunity and innovative, and
 - determination to overcome obstacles



General Types of Entrepreneurs

- Classic Entrepreneurs – a person, instead of working as an employee, starts a business, and assumes all the risks and rewards of a given business.
- Corporate Entrepreneurs - development of new ideas and opportunities within large corporations or established businesses, directly resulting to improvement of organizational profitability and competitive position. They are also called “intrapreneurs.”
- Social Entrepreneurs – a person who pursues an innovative idea to solve a community problem; takes care of triple bottom line: people, planet, profit; social enterprises are at times called “doing good while doing well.”



Case Study: Empowerment through Entrepreneurship



Case Study: Empowerment through Entrepreneurship

• Story of Exploitation

- Social stigma and economic discrimination
 - Devadasi – young, poor girls assigned to serve at temples for their entire lives, not allowed to get married or work. Sexually abused by the rich and powerful.
 - From a sex trade, Mahanda Metri got pregnant, had difficulties in re-integration with her family and community.

• Motivation to Create New Opportunity

- Founded MASS (Mahila Abhivrudhi Maththu Samrakshana Samsthe), with other women like her
- With a loan from microcredit, started a sewing business, employed other women
- Trained others for a nominal fee, until these trained women start their own businesses



Empowerment through entrepreneurship can be seen as:

- **Women's entrepreneurship and society**
 - An opportunity to move up the social ladder
 - To slowly discover the individual's own potential
 - To start asserting for their own rights, and
 - Eventually, to be part of the decision-making process within their families, and communities
- **Promoting women's leadership**
 - Ability to communicate, articulate her ideas, generate information, and negotiate
 - Take lead in active decision making
 - Developing her network (i.e., peers, suppliers, service providers) for business



Something To Do

- In your community, what are the major characteristics of entrepreneurs?
- In your own community, are there any stories similar to our examples? In your state?
- Women are primarily doing business in which sectors (agriculture, manufacturing, services)? How are they doing?
- Are there any difference between the initiatives and businesses of men and women entrepreneurs?



The Context of MSMEs in India

Definition (MSME Development Act 2006)

Enterprise (Type)	Investment in Plant & Machinery (Manufacturing)	Investment in Equipment (Service)
Micro	Up to 25 Lakh	Up to 10 Lakh
Small	Above 25 Lakh to 5 Crore	Above 20 Lakh to 2 Crore
Medium	Above 5 Crore to 10 Crore	Above 2 Crore to 5 Crore



Ten (10) States accounted for nearly 94% of MSMEs filed under EM-II in India (2014-2015)

	State	% Share of EM-II Filed
1	Tamil Nadu	33.64
2	Gujarat	15.08
3	Uttar Pradesh	12.27
4	Karnataka	8.70
5	Maharashtra	6.76
6	Madhya Pradesh	4.68
7	Rajasthan	4.39
8	Kerala	3.58
9	West Bengal	3.50
10	Andhra Pradesh	1.36
	Total	93.96

Total EM-II filed MSMEs = 425,358

EM-II filed Micro = 346,206 (81%)

EM-II filed MSMEs Growth Rate = 17.18%



Something To Do

- According to the latest Global Entrepreneurship Monitor report for women, how is your country doing? Please consult:
<http://www.gemconsortium.org/>
- **What are the key barriers and enablers for women entrepreneurs in your country?**



Global Entrepreneurship Monitor: 2016/17

- Tackled rates of entrepreneurship across multiple phases of entrepreneurial activity
- Assessed characteristics, motivations and ambitions of entrepreneurs
- Explored attitudes societies have towards this activity
- Methodology: adult population survey, national experts' survey
- Global sponsors: Babson College, Universiti Tun Abdul Razak, Tecnológico de Monterrey, Univeridad de Desarrollo



GEM Report 2016/17: India

Self-Perceptions About Entrepreneurship

	Value %	Rank/64
Perceived opportunities	44.3	27T
Perceived capabilities	44.0	41T
Undeterred by fear of failure	37.5	30
Entrepreneurial intentions	14.9	40

Activity

	Value %	Rank/64
Total Early-stage Entrepreneurial Activity (TEA)		
TEA 2016	10.6	31
TEA 2015	10.8	29T
TEA 2014	6.6	N/A
Established business ownership rate	4.6	50
Entrepreneurial Employee Activity - EEA	2.5	33

Motivational Index

	Value	Rank/64
Improvement-Driven Opportunity/Necessity Motive	1.2	51T



GEM Report 2016/17: India

Gender Equality

	Value	Rank/64
Female/Male TEA Ratio	0.56	43T
Female/Male Opportunity Ratio	1.02	18T

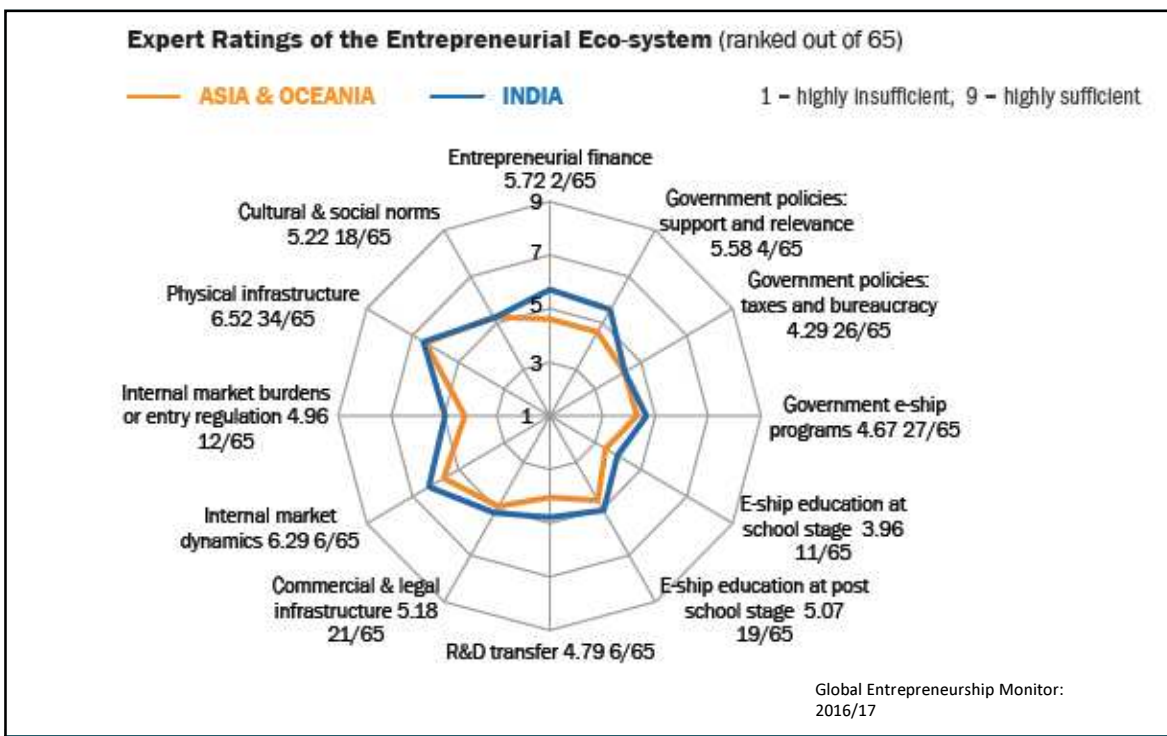
Entrepreneurship Impact

	Value %	Rank/64
Job expectations (6+)	5.2	61
Innovation	28.0	25
Industry (% in Business Services Sector)	5.8	53

Societal Value About Entrepreneurship

	Value %	Rank/61
High status to entrepreneurs	46.7	60
Entrepreneurship a good career choice	44.4	56





Key Messages

- Entrepreneurship is about facing risks, understanding opportunities as well as challenges, developing something new, and designing ways of combining resources, with the end goal of accruing financial and, at times, social gains.
- One-third of the small and medium enterprises are managed by women entrepreneurs globally.
- Women's entrepreneurship results in economic solvency for them and their family. Thus, contributing to social and economic growth of a community.
- Entrepreneurship can assist women to be more proactive in addressing social challenges, to grow collectively, and enable them to raise their voice against any discrimination.



Session B

Barriers and Enablers for Women Entrepreneurs

Learning Outcome:

Understand the barriers and enablers to growth and advancement of women entrepreneurs.



The Average Woman Entrepreneur of a Registered MSME in India

- 25 to 50 years old
- Married with children
- Middle and lower middle income
- Motivated by need to earn income for family
- High social capital of friends and networks
- Financial support from family
- Lacks business training and experience

Source: Shastri and Shinha (2010); Handy et. al. (2007), D' Cruz (2003)International Center for Research on Women



But what about women with low income and those located in rural areas?



These are the barriers they face:

- Socio-cultural barriers
- Policy and regulatory environment barriers
- Barriers to capacity development and other services
- Access to productive resources: finance, markets or market information, land, business networks



Examples of Socio-Cultural Barriers

- Women being confined to traditional, stereotyped roles or care work (i.e., housework, child care, elderly care) limited time to pursue productive work
 - This is compounded in rural areas where basic facilities are lacking (i.e., clean water, efficient fuel sources)
 - Women given limited mobility, not allowed to travel alone
- Women given limited access to education and information to pursue their dreams
 - Males prioritized by families in education and job opportunities (farm or off-farm)
- Indigenous peoples' economic activities confined to limited physical area or what their tradition allows



Barriers in Policy and Regulatory Environment

1. Absence of enabling policies, programs and services
 - Gender-sensitivity or responsiveness of the policy development process
 - Inadequate database, lack of women participation in processes of policy making, program designing & mechanisms to deliver services
2. Disconnected policy and implementation of actual programs/ services
 - Programs are not communicated properly in communities
 - No single institution can cover comprehensive services for entrepreneurs; and there is poor coordination among implementing agencies



Other Examples of Barriers in Policy and Regulatory Environment

3. Bureaucratic complexities in business registration, and taxation
4. Absence of legal documentation of property ownership rights
5. Limited and 'ad hoc' nature of programs for women



Something To Do

- What are the major socio-cultural barriers in your community related to women's entrepreneurship?
- Are there specific policies in place to enable women's entrepreneurship in your state? country?
- Are there any policies that offer preferential treatment towards male entrepreneurs over their female counterparts? Or the other way round?
- Are there any difference between the official provisions and actual practices?
- What can you cite as the enabling factors?



Other Examples of Barriers to Women's Entrepreneurship

1. Training programs lack focus and do not recognize different needs of women and men entrepreneurs
2. Inadequate training delivery mechanisms, especially in rural areas
3. Limited access to credit for business due to lack of collateral, strict documentation requirements of financing institutions
4. Microfinance loans are too small to facilitate "transformative" results on women's enterprises



Something To Do

- Do women entrepreneurs in your community have to face any legal barriers while accessing any funds/loans for business?
- Do they have any special provisions for getting loans? Or the entire process is gender neutral/insensitive?
- Are there any specific communication/outreach program in place to tap into the potential of women entrepreneurs? To let them know about the available facilities?
- Other issues with access to finance/credits?



Enablers: Ways to Address Barriers

1. Affirmative actions:

- Making women's economic empowerment a **priority goal**.
- Develop/implement policies **focused on advancing women MSMEs** and addressing gaps in service delivery.
- Making **policy and program design processes participatory**, to include women who can actively participate and provide inputs.
- **Ensuring clarity of implementation guidelines** of policies or programs, **provision of specific budgets**, and **identification of responsible institutions and partners**.
- **Integrating a performance-based monitoring and evaluation system** in policy and program implementation



Enablers: Ways to Address Barriers

2. Specific ways forward:

- Establishing a pro-business legal and policy framework
- Streamlining administrative/regulatory requirements to business registration, certifications, taxation, application for loans and technical assistance, etc.
- Continuous evaluation of existing government programs in terms of impact, and plan for more responsive services to ensure equal access of women and men.

3. Strategic mechanisms:

- Evolving a convergence of relevant agencies and organizations to deliver services
- Establishing links with support networks for capacity building on financial literacy, entrepreneurship training, monitoring, and mentoring services, especially among business groups and successful women entrepreneurs



In-Session Reflection

- Is entrepreneurship included in your country's general education curriculum, at any stage of education?
- Are there any organizations, other than the government, offering any capacity development program to boost women entrepreneurship?



Key Messages

- For a women entrepreneur, *the society and culture she belongs to, the regulatory regime she falls under, the level of access she has to finance and credit*—all these are critical to ensure the success of her business.
- There needs to be coherence between policy-making and implementation. Social practices, financial institutions and capacity development initiatives need to be in sync with the legal system. Absence of such synergy can result in discrimination against women entrepreneurs.



Session C

ICT for Women Entrepreneurship

Learning Outcome:

Appreciate the role of ICT in promoting and advancing women's entrepreneurship.



Something To Do

- Please document your list of expectations from ICT in promoting entrepreneurship.
- What are some specific support ICT can provide for women entrepreneurs?
- Does your government institutions collect sex disaggregated data on ICT usage?

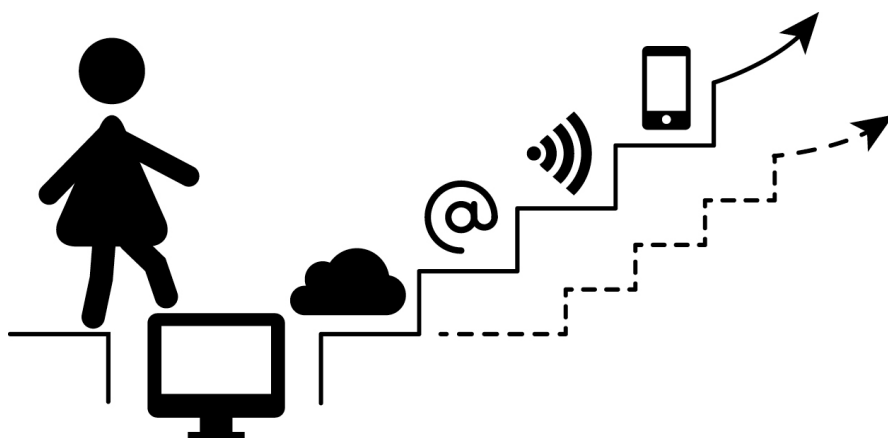


Something To Do

- There is an increasing number of women entrepreneurs adopting ICTs to grow their business and make it more efficient
- For example in the Philippines, owners of sari-sari stores (or neighborhood convenience stores) have started using ICTs to improve their businesses
- Please watch a video of a female sari-sari store owner sharing her experience of using ICTs at <https://youtube.com/watch?v=LVBsX9kaj6U>
- Reflect upon what ICTs can do for your business or similar initiatives in your community



ICT as a supporting platform



ICT as a supporting platform

ACCESS TO FINANCE

• Mobile Banking

- Money transaction using mobile phone has become very popular all over Africa and South Asia, esp. in the Philippines.

- Archipelagic states – people in islands have limited access to banks;
- Ensured secured and versatile business solutions even for micro-entrepreneurs
- Avoid administrative delays, overhead costs, and physical challenges of travelling for those in difficult areas.



ICT as a supporting platform

SOCIAL CROWDFUNDING

- Donation or rewards-based

DEBT CROWDFUNDING

- Peer-to-peer funding
- Allows groups of people with money to lend, to connect with those in need of cash.



EQUITY CROWDFUNDING

- shares ownership of a business as part of the fundraising process



ICT as a supporting platform

ACCESS TO FINANCE

- **Crowd funding**



- Turning entrepreneurs' ideas to realities by communicating to global online community who could fund/financially contribute.
- Creating a pitch to be shared with a target audience who might be interested to fund your idea.
- In Japan, crowd funding has become a huge phenomenon among women
- According to ReadyFor site, the ideas posted by women range from cafés to community schools to medical devices and alternative energy solutions



Example of crowdfunding

CROPITAL

- A crowdfunding platform that connects anyone to help finance the farmers.
- An investor would load his/her "wallet" through mobile banking and will choose a farm to fund.
- Investor will be able to claim profit after the whole cycle of farming-harvesting.

PALAY

Grace Manalo's Farm
LAGUNA, PHILIPPINES

75,000 RAISED (100%)

Hooray! We made it!

THIS FARM IS FULLY FUNDED

ICT as a supporting platform (Examples)

1. Improving Business Communication

- Mobile telephones are most popular device among women users, especially the entrepreneurs.
- **Globally, there are more women mobile phone users than fixed internet users.**
- Mobile telephony and net connectivity helps women entrepreneurs to
 - develop their social capital, build their business networks
 - professional capability and skills



ICT as a supporting platform (Examples)

2. Better political participation

- ICT provides women entrepreneurs easier access to policy forums through online platforms, and help to connect to policy and decision-makers.
- E-government support through webinar trainings, virtual communities and further link women entrepreneurs with government officials responsible for this sector at local, regional, and international tiers.



Examples of ICT Enterprises

- Production of hardware, software and telecommunications products
- Use ICTs to provide services such as business services, development of software applications and eLearning
- Provision of ICT-related support services such as computer training and consulting
- Grameen Bank Village Phone project, is one of the notable examples of ICT-based enterprise managed by women
 - Rural women are provided with loan to buy mobile phones, which in turn they can commercially use public telephones or some other revenue generating venture
 - "Village Phone Lady" model has been successfully replicated in Uganda, Rwanda, and Indonesia.

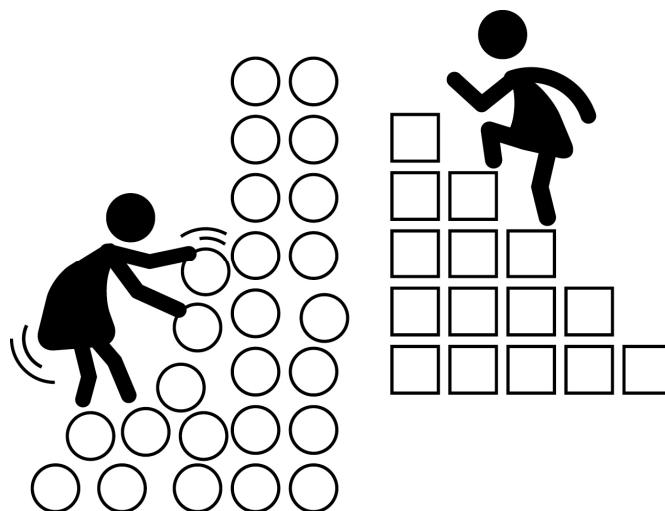


Something To Do

- Are there any women led/managed ICT-based enterprises in your community/country?
 - If yes, in which sectors?
- Did these enterprises bring positive change among women in your women?



Barriers in ICT for Women's Entrepreneurship



Barriers in ICT for Women's Entrepreneurship

- Lack of education, poor IT literacy
- Poor access or connectivity, poor ICT infrastructure, expensive connectivity rates
- Disconnected applications
 - If ICT developers come up with business solutions which are not user-friendly, not culturally acceptable, content not in local language, expensive or not easily accessible, and safe to use, then women entrepreneurs could not adopt those solutions, thus, losing the edge of using ICT to improve business processes.
- Different patterns of ICT usage
 - Women's usage and pattern of ICT is also affected by gender-based inequalities
- Online/offline vulnerability (cyber harassment, online bullying, privacy violations, fake news sites etc.)



Something To Do

- What other challenges do women face using ICT for entrepreneurship?
- Does it differ across urban/rural; literacy levels; economic background, etc.?



Enablers in ICT for women's entrepreneurship

1. Human factor (face to face engagements)
 2. Safer space for ICT usage
 3. Enabling policy and regulatory environment
 4. Emerging opportunities and innovation
- DNet in Bangladesh mobilized Infoladies to serve remote areas. Equipped with bicycles, IT gadgets, they provide info on health, education, agriculture & business start-ups.
 - Women-only cybercafes in big cities for Afghanistan. E-commerce sites managed by women.
 - In India, some community-managed courts forbid young and unmarried women to use mobile phones. Such was ruled illegal by the Supreme Court in 2013.
 - Opportunities in the on-line buying and selling, microwork orders, outsourcing voice and non-voice services, digital designs, big data analytics, etc.



Something To Do

- In your opinion, what are the emerging opportunities using ICT sector in your
 - Business, organization?
 - Community?
 - Country?
- Are there women freelancers working in online working space in your area?



Something To Do

- Can you identify specific issues and concerns in your industry or business processes where ICT can help?
- What ICT application would you think can enable these issues?
 - Design of the apps
 - Key features



Key Messages

- Women entrepreneurs can use ICT as an enabling work platform and a means of business.
- The absence of proper training, poor accessibility and disconnected planning can hinder the synergy between entrepreneurship and ICT.
- Inclusive process design, participatory policies and new innovations can help women entrepreneurs break barriers and be successful in their businesses.



Thank You!

